

Information to identify the case:

Debtor 1	<u>Elizabeth C. Brown</u>	Social Security number or ITIN	xxx-xx-4470
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Russell E. Brown</u>	Social Security number or ITIN	xxx-xx-4902
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-18714-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Elizabeth C. Brown

Russell E. Brown

9/14/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Elizabeth C. Brown
Russell E. Brown
Debtors

Case No. 18-18714-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 14, 2023

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 73

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2023:

Recip ID	Recipient Name and Address
db/jdb	Elizabeth C. Brown, Russell E. Brown, 76 Wave St, Beachwood, NJ 08722-2738
517569791	+ A A Action Collection, 29 Columbia Turnpike Suite 303, Florham Park, NJ 07932-2240
517486966	ALTURK MD, 46 W Ferris St, East Brunswick, NJ 08816-2159
517486965	Action Collection, 29 Columbia Tpke Ste 303, Florham Park, NJ 07932-2240
517486967	Anthony Silva, 140 Celia Ter Apt D, Belleville, NJ 07109-1498
517486971	+ Atlantic Medical Imaging, 455 Jack Martin Blvd, Brick, NJ 08724-7732
517486973	Barnabas Health Medical Group, PO Box 826504, Philadelphia, PA 19182-6504
517486976	Blue Ridge Cable, 2569 Route 6, Hawley, PA 18428-7031
517486977	+ Borough Of Beachwood Tax Collector, 1600 Pinewald Road, Beachwood, NJ 08722-3007
517486986	+ Creditors Financial Group, LLC, 3131 South Vaughn Way, Suite 110, Aurora, CO 80014-3501
517486988	Delaware Township Tax Collector, PO Box 851, Dingmans Ferry, PA 18328-0851
517486989	+ Gem Recovery Systems, 99 Kinderkamack Rd Ste 3, Westwood, NJ 07675-3021
517486995	MONOC, 4806 Megill Rd Ste 3, Neptune, NJ 07753-6926
517486994	Mohammed A. Zubair, MD, LLC, 900 Woodbridge Center Dr, Woodbridge, NJ 07095-1324
517486999	+ NJ E-Z Pass Violation Processing, PO Box 4971, Trenton, NJ 08650-4971
517487002	Ocean Pediatric Dental Associates, 368 Lakehurst Rd, Toms River, NJ 08755-7339
517487003	PA Turnpike Toll by Plate, 8000C Derry St, Harrisburg, PA 17111-5200
517487005	PennCredit Corporation, 916 S 14th St, Harrisburg, PA 17104-3425
517703322	+ Pike county Tax Claim Bureau, 506 Broad St, Milford, PA 18337-1596
517487008	Professional Account Management, LL, PO Box 1153, Milwaukee, WI 53201-1153
517487009	+ Rickart Collection Systems, inc, 575 Milltown Rd, North Brunswick, NJ 08902-3336
517487010	Riverfront Dental Care, 4410 Cerritos Ave, Los Alamitos, CA 90720-2549
517487013	The Cardiovascular Care Group, 29 Columbia Tpke Ste 30, Florham Park, NJ 07932-2240
517487014	Tidal Emergency Physicians, PO BOX 41433, Philadelphia, PA 19101
519454363	+ U.S. Bank Trust National Assoc., Selene Finance, LP, BK Dept., 3501 Olympus Blvd., Ste. 500, Dallas, TX 75019-6295
517487015	+ US Bank Cust For BV001 Trust, 50 South 16th Street, Suite 1950, Philadelphia, PA 19102-2516
517487016	+ Verizon Inc., Po Box 3427, Bloomington, IL 61702-3427
517487017	West Hudson Pulmonary Associates Corp., 816 Kearny Ave, Kearny, NJ 07032-3148

TOTAL: 28

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 14 2023 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 14 2023 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: BANKAMER2.COM	Sep 15 2023 00:32:00	PNC BANK, N.A., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ Email/Text: bkteam@selenefinance.com	Sep 14 2023 20:42:00	U.S. Bank Trust National Association, 3501

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			Olympus Blvd., Ste. 500, Dallas, TX 75019-6295
517486968	^ MEBN	Sep 14 2023 20:38:41	Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
517486969	^ MEBN	Sep 14 2023 20:38:42	Apex Asset Management, LLC, 2501 Oregon Pike Ste 102, Lancaster, PA 17601-4890
517486970	EDI: CAPIO.COM	Sep 15 2023 00:32:00	Asset Care, LLC, 2222 Texoma Pkwy Ste 180, Sherman, TX 75090-2484
517486972	+ EDI: BANKAMER2.COM	Sep 15 2023 00:32:00	Bank Of America, NA, 100 North Tryon Street, Charlotte, NC 28202-2135
517486975	+ EDI: LCIBAYLN	Sep 15 2023 00:32:00	Bayview Financial Loan, Attn: Customer Service Dept, 4425 Ponce de Leon Blvd Fl 5, Miami, FL 33146-1873
517486974	+ EDI: LCIBAYLN	Sep 15 2023 00:32:00	Bayview Financial Loan, 4425 Ponce de Leon Blvd, Coral Gables, FL 33146-1873
517617488	+ EDI: LCIBAYLN	Sep 15 2023 00:32:00	Bayview Loan Servicing, LLC, c/o Schiller Knapp Lefkowitz Hertzell LLP, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1839
517486978	EDI: CAPITALONE.COM	Sep 15 2023 00:32:00	Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
517486979	EDI: CAPITALONE.COM	Sep 15 2023 00:32:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
517486982	+ EDI: CITICORP.COM	Sep 15 2023 00:32:00	Citibank N A, Po Box 6191 ATTN: BANKRUPTCY, Sioux Falls, SD 57117-6191
517486983	EDI: WFNNB.COM	Sep 15 2023 00:32:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, PO Box 18215, Columbus, OH 43218
517486984	EDI: WFNNB.COM	Sep 15 2023 00:32:00	Comenitybk/bonton, PO Box 182789, Columbus, OH 43218-2789
518997627	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 14 2023 20:41:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
518997626	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 14 2023 20:41:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
517486985	+ Email/Text: ebn@rwjbh.org	Sep 14 2023 20:42:00	Community Medical Center, 99 Highway 37 West, Toms River, NJ 08755-6423
517486992	+ EDI: CITICORP.COM	Sep 15 2023 00:32:00	Macy's Retail Holdings, Inc., 7 West 7th Street, Cincinnati, OH 45202-0000
517486987	^ MEBN	Sep 14 2023 20:39:56	Debt Rec Sol, 6800 Jericho Tpke, Syosset, NY 11791-4436
517981678	Email/Text: ECMCBKNotices@ecmc.org	Sep 14 2023 20:42:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
517981679	Email/Text: ECMCBKNotices@ecmc.org	Sep 14 2023 20:42:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
517486990	EDI: IRS.COM	Sep 15 2023 00:32:00	Internal Revenue Service, PO Box 7346, Special Procedures Branch, Bky Sec., Philadelphia, PA 19101-7346
517486980	EDI: JPMORGANCHASE	Sep 15 2023 00:32:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
517486981	EDI: JPMORGANCHASE	Sep 15 2023 00:32:00	Chase Na, Po Box 15145 ATTN: BANKRUPTCY, Wilmington, DE 19850

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517486991	+ Email/Text: JSUMCbankruptcy@hackensackmeridian.org	Sep 14 2023 20:42:00	Jersey Shore Medical Center, 1945 Route 33, Neptune, NJ 07753-4896
517614718	Email/PDF: resurgentbknofications@resurgent.com	Sep 14 2023 20:51:40	LVNV Funding, LLC its successors and assigns as, assignee of HSBC Private Label, Acquisition Corporation (USA), Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517622603	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 14 2023 20:42:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517486993	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 14 2023 20:42:00	Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
517486996	^ MEBN	Sep 14 2023 20:39:51	NCB Management Services, Inc., PO Box 1099, Lanhome, PA 19047-6099
517741531	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Sep 14 2023 20:41:00	New Jersey Turnpike Authority, Mark Schneider, Esq., 1 Turnpike Plaza, POB 5042, Woodbridge, NJ 07095
517486997	Email/Text: electronicbkydocs@nelnet.net	Sep 14 2023 20:42:00	Nelnet, Nelnet Claims/Bankruptcy, PO Box 82505, Lincoln, NE 68501-2505
517486998	Email/Text: electronicbkydocs@nelnet.net	Sep 14 2023 20:42:00	Nelnet Lns, PO Box 1649, Denver, CO 80201-1649
517536212	+ Email/Text: Bankruptcy@nslp.org	Sep 14 2023 20:42:00	Nelnet on behalf of NSLP, National Student Loan Program, PO Box 82507, Lincoln NE 68501, 8 68501-2507
517487000	+ Email/Text: ngisupport@radiusgs.com	Sep 14 2023 20:41:00	Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905
517487004	Email/Text: clientservices@paramountrecovery.com	Sep 14 2023 20:41:00	Paramount Recovery Systems, LP, 7524 Bosque Blvd Ste L, Waco, TX 76712-3772
517487006	Email/Text: Bankruptcy.Notices@pnc.com	Sep 14 2023 20:41:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-0000
517636880	Email/Text: Bankruptcy.Notices@pnc.com	Sep 14 2023 20:41:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
517487007	Email/Text: signed.order@pfwattorneys.com	Sep 14 2023 20:41:00	Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
517618281	EDI: Q3G.COM	Sep 15 2023 00:32:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517487011	Email/Text: bankruptcy@savit.com	Sep 14 2023 20:42:00	Sa-Vit Collection Agen, 46 W Ferris St, East Brunswick, NJ 08816-2159
517487012	Email/Text: bankruptcy@senexco.com	Sep 14 2023 20:41:00	Senex Services Corp, 333 Founds Rd, Indianapolis, IN 46268
519454364	+ Email/Text: bkteam@selenefinance.com	Sep 14 2023 20:42:00	U.S. Bank Trust National Association, Selene Finance, LP, 9990 Richmond Ave. Suite 400 South, Attn: BK Dept, Houston TX 77042, U.S. Bank Trust National Association 77042-4546
517623598	+ EDI: AIS.COM	Sep 15 2023 00:32:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517487001	*+	Northland Group, Inc., PO Box 390905, Minneapolis, MN 55439-0905

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Craig Scott Keiser	on behalf of Creditor PNC BANK N.A. craig.keiser@law.njoag.gov
Daniel E. Straffi	on behalf of Joint Debtor Russell E. Brown bktrustee@straffilaw.com g25938@notify.cincompass.com;jr..daniels.b124806@notify.bestcase.com
Daniel E. Straffi	on behalf of Debtor Elizabeth C. Brown bktrustee@straffilaw.com g25938@notify.cincompass.com;jr..daniels.b124806@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor PNC BANK N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor U.S. Bank Trust National Association hkapan@rasnj.com kimwilson@raslg.com
Joseph Gunnar Devine, Jr	on behalf of Creditor Bayview Loan Servicing LLC jdevine@tmppllc.com, ecf@tmppllc.com
Kevin Gordon McDonald	on behalf of Creditor Federal Home Loan Mortgage Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Richard Gerbino	on behalf of Creditor Community Loan Servicing LLC fka Bayview Loan Servicing, LLC rgerbino@schillerknapp.com, lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com
Richard Gerbino	on behalf of Creditor U.S. Bank Trust National Association rgerbino@schillerknapp.com lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com
Richard James Tracy, III	on behalf of Creditor Bayview Loan Servicing LLC richard.tracy.iii@gmail.com, tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com
Sindi Mncina	on behalf of Creditor U.S. Bank Trust National Association smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13